

Massachusetts Division of Insurance Annual Report  
Membership in Dental Insured Preferred Provider Plans by County  
as of December 31, 2004

	DENTAL Insured Preferred Provider Plan Members <sup>1</sup> By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Total 2004 Members
1	Aetna Life Insurance Company	924	239	3,547	39	5,316	69	2,660	388	13,406	37	5,943	3,706	6,603	4,739	47,616
2	Altus Dental Insurance Company, Inc.	760	150	6,896	51	1,289	233	630	1,033	4,075	9	3,062	2,795	1,528	3,046	25,557
3	Ameritas Life Insurance Corporation <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Blue Cross and Blue Shield of Massachusetts, Inc.	225	37	575	8	979	41	231	134	1,916	5	859	418	485	1,919	7,832
5	Connecticut General Life Insurance Company	35	5	194	3	368	0	228	46	1,152	0	413	209	235	1,313	4,201
6	Dental Service of Massachusetts, Inc. <sup>3</sup>	2,248	139	5,545	17	4,461	423	811	432	14,791	13	11,133	6,304	6,607	5,791	58,715
7	Fortis Benefits Insurance Company	318	0	333	86	1,627	28	401	0	5,490	0	1,822	697	1,215	1,336	13,353
8	GE Group Life Assurance Company <sup>4</sup>	0	0	0	0	0	0	0	0	412	0	276	0	186	26	900
9	(The) Guardian Life Insurance Company of America	1,172	5,902	6,098	38	14,263	972	10,703	2,918	52,162	92	16,688	7,751	21,920	16,193	156,872
10	Metropolitan Life Insurance Company	1,057	1,178	2,970	11	7,453	2,060	4,892	5,522	16,940	5	5,300	3,337	3,416	5,271	59,412
11	Mutual of Omaha Insurance Company <sup>5</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Principal Life Insurance Company	831	207	525	0	2,539	44	1,438	19	5,888	0	2,374	769	2,512	2,328	19,474
13	Reliance Standard Life Insurance Company <sup>6</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	ReliaStar Life Insurance Company <sup>7</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Standard Insurance Company <sup>8</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	UniCARE Life and Health Insurance Company	8	1	25	0	51	1	14	5	115	0	47	31	50	34	382
17	United Concordia Insurance Company <sup>9</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	United HealthCare Insurance Company	51	0	1,104	0	50	5	98	16	394	2	138	214	29	0	2,101
19	United of Omaha Life Insurance Company	0	0	0	0	0	0	0	0	607	0	239	0	0	0	846
	<b>Total Members</b>	<b>7,629</b>	<b>7,858</b>	<b>27,812</b>	<b>253</b>	<b>38,396</b>	<b>3,876</b>	<b>22,106</b>	<b>10,513</b>	<b>117,348</b>	<b>163</b>	<b>48,294</b>	<b>26,231</b>	<b>44,786</b>	<b>41,996</b>	<b>397,261</b>
	<b>2004 Massachusetts Population <sup>10</sup></b>	<b>228,683</b>	<b>132,486</b>	<b>548,176</b>	<b>15,669</b>	<b>738,984</b>	<b>72,235</b>	<b>461,844</b>	<b>153,894</b>	<b>1,464,628</b>	<b>10,124</b>	<b>653,617</b>	<b>490,655</b>	<b>666,022</b>	<b>779,488</b>	<b>6,416,505</b>
	<b>2004 Market Penetration Rate <sup>11</sup></b>	<b>3.34%</b>	<b>5.93%</b>	<b>5.07%</b>	<b>1.62%</b>	<b>5.20%</b>	<b>5.37%</b>	<b>4.79%</b>	<b>6.83%</b>	<b>8.01%</b>	<b>1.61%</b>	<b>7.39%</b>	<b>5.35%</b>	<b>6.72%</b>	<b>5.39%</b>	<b>6.19%</b>

<sup>1</sup> Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> Ameritas Life Insurance Corporation reported zero insured members as of December 31, 2004.

<sup>3</sup> Doing business as Delta Dental Plan of Massachusetts.

<sup>4</sup> Effective January 2, 2001 Phoenix American Life Insurance Company changed its name to GE Group Life Assurance Company.

<sup>5</sup> Mutual of Omaha Insurance Company reported zero insured members as of December 31, 2004.

<sup>6</sup> Reliance Standard Life Insurance Company reported zero insured members as of December 31, 2004.

<sup>7</sup> ReliaStar Life Insurance Company reported zero insured members as of December 31, 2004.

<sup>8</sup> Standard Insurance Company reported zero insured members as of December 31, 2004.

<sup>9</sup> United Concordia Insurance Company reported zero insured members as of December 31, 2004.

<sup>10</sup> 2004 Population Source: Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.

<sup>11</sup> Total DENTAL insured preferred provider plan members in each county divided by the 2004 population in each county.